

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Windzor Jean

Case No.: 18-19690

Judge: Gambardella

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: 1/13/2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ sk

Initial Debtor: /s/ wj

Initial Co-Debtor: \_\_\_\_\_



**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 186/32 & 800/52 per month to the Chapter 13 Trustee, starting on 6-11-18 for approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☒ Refinance of real property:

Description: 190 Shepard Ave., East Orange, NJ

Proposed date for completion: April 21, 2023

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Re-purchase of 190 Shepard Avenue East Orange, NJ from PHH Mortgage Corporation, ( "PHH" ) in the amount of \$400,000.00 paid outside the plan directly to PHH free and clear within 60 days of confirmation of this plan.



**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 13420.00
DOMESTIC SUPPORT OBLIGATION	11 U.S.C. Section 523 (a) (5)	\$600.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
Laura virginia Jean	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.	600.00	600.00



**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation



**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt



**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid



**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
PHH	0	re-purchase of 190 Shepard Avenue East Orange, NJ from PHH for \$400,000.00 paid outside the plan directly to PHH as settlement of adversary and mediation	accepted	\$400,000.00

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) DSO
- 3) balance of Debtor attorney fees
- 4) secure claims then unsecured pro rata

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/14/23.

<p>Explain below <b>why</b> the plan is being modified: re-purchase of 190 Shepard Avenue East Orange, NJ from PHH for \$400,000.00 paid outside the plan directly to PHH as settlement of adversary and mediation and extending the plan to 84 months due to Covid certification</p>	<p>Explain below <b>how</b> the plan is being modified: Terms of purchase stated in Part 6 and plan extended to 84 months</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No



**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Repurchase of 190 Shepard Ave., East Orange, NJ for \$400,000.00 within 60 days or sooner of confirmation of this plan

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 1-13-23

/s/ Windzor Jean  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 1-13-23

/s/ Shmuel Klein  
Attorney for Debtor(s)



In re:  
Windzor Jean  
Debtor

Case No. 18-19690-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jan 13, 2023

Form ID: pdf901

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:

Recip ID	Recipient Name and Address
db	+ Windzor Jean, 190 Shepard Avenue Apt1, East Orange, NJ 07018-2469
aty	+ Richard Mark Citron, RAS CITRON LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
aty	+ Shmuel Klein, 113 Cedarhill Ave., Mahwah, NJ 07430, UNITED STATES 07430-1353
518421063	+ Citron, Richard, Mark of, RAS Citron LLC, 130 Clinton Road, Ste. 202, Fairfield, NJ 07004-2927
518553361	+ Dan Rattray, 251 North Main Street, Winston-Salem, North Carolina 27155-0002
517527086	+ East Orange Vah Fcu, 385 Tremont Ave, East Orange, NJ 07018-1023
517527087	+ Jeffery Grabowski ESQ., 239 Paterson Ave, East Rutherford, NJ 07073-1805
517660183	+ Laura Virginia Jean, 540 Grandwarlea Dr. APT 815, Hope Mills, NC 28348-8201
517527089	+ Lincoln Technical Institute, 502 W. Germantown Pke., Plymouth Meeting, PA 19462-1314
517527090	+ Ocwen, PO Box 785058, Orlando, FL 32878-5058
517527091	+ P.S. E & G, P.O. Box 14444, New Brunswick, NJ 08906-4444
518553358	+ PHH, PO Box 66002, Lawrenceville, NJ 08648-6002
517527092	Paul Marshall, 5118 Robert J Mathew Parkway, El Dorado Hills, CA 95762-5703
518553360	+ Secretary Dept of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420-0002

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 13 2023 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 13 2023 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jan 13 2023 20:56:00	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
517527078	Email/Text: bnc-applied@quantum3group.com	Jan 13 2023 20:56:00	Applied Card Bank, 4700 Exchange Court, Boca Raton, FL 33431
517527079	+ Email/Text: EBNProcessing@afni.com	Jan 13 2023 20:56:00	AT & T Mobility, c/o AFNI Collection, P.O. Box 3097, Bloomington, IL 61702-3097
517527080	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 13 2023 20:55:00	Bank Of America, Po Box 26012, Greensboro, NC 27420-6012
517636937	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 13 2023 20:56:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517527081	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 13 2023 20:56:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
517527082	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 13 2023 20:58:24	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517527083	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 13 2023 20:58:40	Capital One Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285



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517539039	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 13 2023 20:58:39	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517539140	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 13 2023 20:58:39	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517527084	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 13 2023 20:56:00	Comenitycapital/boscov, Po Box 182125, Columbus, OH 43218-2125
517527085	+ Email/Text: mrdiscen@discover.com	Jan 13 2023 20:56:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518553359	+ Email/Text: bky@martonelaw.com	Jan 13 2023 20:55:00	Frank Martone, Esq, 1455 Broad Street, Bloomfield, New Jersey 07003-3068
518553362	^ MEBN	Jan 13 2023 20:52:35	KML Law Group, P.C, 701 Market Street, Suite 5000, Philadelphila, PA 19106-1541
517640639	Email/PDF: resurgentbknofications@resurgent.com	Jan 13 2023 21:09:06	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517527088	+ Email/Text: bk@lendingclub.com	Jan 14 2023 09:40:54	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517646044	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 13 2023 20:56:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road,, Suite 100,, West Palm Beach,, FL 33409-6493
517570553	+ Email/Text: RASEBN@raslg.com	Jan 13 2023 20:56:00	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518049827	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 13 2023 20:56:00	PHH Mortgage Corporation, Bankruptcy department, 1 Mortgage Way, Mail stop SV-22, Mt Laurel, NJ 08054-4637
518049828	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 13 2023 20:56:00	PHH Mortgage Corporation, Bankruptcy department, 1 Mortgage Way, Mail stop SV-22, Mt Laurel, NJ 08054, PHH Mortgage Corporation, Bankruptcy department 08054-4637
517634061	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2023 21:09:01	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517634266	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2023 21:09:01	Portfolio Recovery Associates, LLC, c/o Jetblue Card, POB 41067, Norfolk VA 23541
517615648	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2023 20:56:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517543544	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2023 20:56:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517527093	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 20:58:39	Syncb/PLCC, Po Box 965064, Orlando, FL 32896-5064
517527691	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 20:58:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517527094	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 21:09:01	Synchrony Bank/Lowes, Po Box 956060, Orlando, FL 32896-0001
517527095	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 13 2023 20:56:00	Toyota Motor Credit Corp., 5005 N.River Blvd North East, Cedar Rapids, IA 52411
517573720	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 13 2023 20:56:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517632653	+ Email/PDF: ebn_ais@aisinfo.com	Jan 13 2023 21:09:01	Verizon, by American InfoSource LP as agent,



District/off: 0312-2

User: admin

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4515 N Santa Fe Ave, Oklahoma City, OK  
73118-7901

517527096

+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com

Jan 13 2023 20:55:00

Verizon Fios, P.O. Box 4830, Trenton, NJ  
08650-4830

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
cr	*+	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor Ocwen Loan Servicing LLC ajennings@raslg.com
Christian Del Toro	on behalf of Creditor Secretary Of Veteran's Affairs cdeltoro@martonelaw.com bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joshua Fischer	on behalf of Creditor Ocwen Loan Servicing LLC jfischer@houser-law.com
Kathleen M. Massimo	on behalf of Defendant OCWEN - Ocwen Loan Servicing LLC kmassimo@houser-law.com, nnasim@houser-law.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael C. Hughes	on behalf of Creditor Ocwen Loan Servicing LLC mhughes@polsinelli.com, docket@polsinelli.com;robrien@polsinelli.com;dbauleo@polsinelli.com
Shmuel Klein	on behalf of Debtor Windzor Jean shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com
Shmuel Klein	on behalf of Attorney Shmuel Klein shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com
Shmuel Klein	on behalf of Plaintiff Windzor Jean shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com



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Sindi Mncina

on behalf of Creditor Ocwen Loan Servicing LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12